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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/007,179  
Filing Date : October 22, 2001  
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK  
ASSOCIATED WITH SETTLING OF FOREIGN  
EXCHANGE AND OTHER PAYMENTS-BASED  
TRANSACTIONS  
Examiner : Kenneth Bartley  
Group Art Unit : 2164  
Attorney Docket : 126-002USANA0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**RESPONSE TO OFFICE ACTION MAILED MARCH 19, 2007**

Sir:

In response to the Office Action mailed in the present Application on March 19, 2007,  
Applicant submits herewith the following Amendments to the same: